



**IT IS ORDERED**

**Date Entered on Docket: June 10, 2019**

**The Honorable David T. Thuma  
United States Bankruptcy Judge**

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**IN THE UNITED STATES BANKRUPCTY COURT**

**FOR THE DISTRICT OF NEW MEXICO ALBUQUERQUE DIVISION**

**IN RE:**

**Tamara Leigh Bradley aka Tamara Bradley-Stevenson and Troy Alan Bradley,**

**Debtors.**

**Case No. 18-11838-ta13**

**STIPULATED ORDER REGARDING  
MOTION FOR RELIEF FROM AUTOMATIC STAY**

This matter comes before the Court on stipulation of Secured Creditor, Wells Fargo Bank, N.A., (“Secured Creditor”), and the Debtors, Tamara Leigh Bradley and Troy Alan Bradley (“Debtors”). Upon approval by the Secured Creditor, the Debtors, and the Chapter 13 Trustee, and good cause appearing,

**IT IS THEREFORE ORDERED AS FOLLOWS:**

1. This Stipulated Order affects the real property commonly known as: 10513 Espira Ct NW, Albuquerque, NM 87114 (the “Subject Property”).
2. Commencing April 15, 2019, Debtors shall make regular monthly post-petition payments under the Note and Deed of Trust to Secured Creditor, and continuing on the first day of each month thereafter, under the terms of the Note and Deed of Trust.

3. Payments shall be made directly to Movant, Wells Fargo Bank – Home Equity Group, PO Box 14529, Des Moines, IA 50306-3529 with reference to the last four digits of the Loan Number 9758, or as otherwise directed.

4. Commencing May 30, 2019 through September 30, 2019, Debtors shall make an additional monthly payment of \$723.47, with a final payment in the amount of \$723.42 due on October 30, 2019, until post-petition arrears in the sum of \$4,340.77 are paid. Said sum represents the post-petition delinquency itemized below:

7 Payments (10/15/2018-4/15/2019) at \$620.11	\$4,340.77
<b>Total:</b>	<b>\$4,340.77</b>

5. Debtors shall timely perform all of their obligations under Secured Creditor's loan documents as they come due, including but not limited to the payment of real estate taxes, maintaining insurance coverage, Chapter 13 Plan payments, and any and all senior liens.

6. In the event Debtors fail to timely perform any of the obligations set forth in this stipulation, Secured Creditor shall notify Debtors and their counsel of the default in writing. Debtors shall have ten (10) calendar days from the date of the written notification to cure the default.

7. If Debtors fail to timely cure the default, and default on the obligations set forth herein on more than three (3) occasions, Secured Creditor may lodge a Declaration and Order Terminating the Automatic Stay. The Order shall be entered without further hearing. The automatic stay shall be immediately terminated and extinguished for all purposes as to Secured Creditor and Secured Creditor may proceed with and hold a Trustee's sale of the Subject Property, pursuant to applicable state law, and without further Court Order or proceeding being necessary, and commence any action necessary to obtain complete possession of the Subject Property, including unlawful detainer, if required.

8. Secured Creditor's Proof of Claim is due and owing and is allowed in full, and this Order, by itself, does not operate to reverse the Secured Creditor's pre-petition acceleration of the balance due and owing under the Note.

##END OF ORDER##

Prepared and submitted by:

/s/ Karen Weaver

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Karen Weaver  
McCarthy & Holthus, LLP  
Attorneys for Secured Creditor  
6501 Eagle Rock NE, Suite A-3  
Albuquerque, NM 87113  
(505) 219-4893  
kweaver@mccarthyholthus.com  
*Attorneys for Wells Fargo Bank, N.A.*

/s/ Nephi D Hardman  
Approval received via e-mail on  
4/19/2019

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Nephi D Hardman, Esq.  
William F. Davis & Assoc., P.C.  
6709 Academy NE, Suite A  
Albuquerque, NM 87109  
(505) 243-6129  
nhardman@nmbankruptcy.com  
*Attorneys for Debtors Bradley*

/s/ Tiffany M. Cornejo  
Approval received via e-mail on  
4/22/2019

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Tiffany M. Cornejo  
625 Silver Avenue SW, Suite 350  
Albuquerque, NM 87102  
(505) 243-1335  
trustee@ch13nm.com  
*Chapter 13 Trustee*